

Form 604

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Valerie J Brown
aka Valerie J. Braddee-Brown
Debtor(s)

RONDA J. WINNECOUR, Trustee,
Movant(s),

v.
No Respondents
Respondent(s).

Case No. 18-24250-GLT
Chapter: 13

Related to Document No. 65

Hearing Date: 2/14/24 at 11:00 AM

ORDER SCHEDULING DATE
FOR RESPONSE AND HEARING ON MOTION

AND NOW, this *The 21st of December, 2023*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 65 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) *On or before February 5, 2024*, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

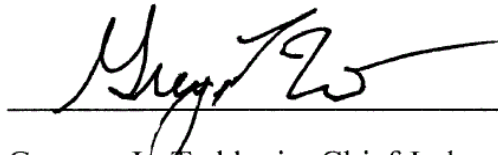
(2) This Motion is scheduled for hearing on *February 14, 2024 at 11:00 AM* in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonios-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

Parties who fail to timely register for remote participation will be expected to attend the hearing in person.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. *To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.* In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are *required* to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:
Valerie J Brown
Debtor

Case No. 18-24250-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 21, 2023

Form ID: 604

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2023:

Recip ID	Recipient Name and Address
db	+ Valerie J Brown, 342 Desko Road, Mc Clellandtown, PA 15458-1208
sp	+ Nicholas Katko, Edgar Snyder & Associates, LLC, US Steel Tower, 10th Floor, 600 Grant Street, Pittsburgh, PA 15219-2702
14940970	+ Discover Personal Loans, P.O. Box 30396, Salt Lake City, UT 84130-0396
14940981	+ Synchrony Bank, 25 SE 2nd Avenue--Suite 1120, Miami, FL 33131-1506

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2023 00:24:25	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14940960	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:12:39	American Express, P.O. Box 981535, El Paso, TX 79998-1535
14966093	Email/PDF: bncnotices@becket-lee.com	Dec 22 2023 00:13:14	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14940961	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 22 2023 00:09:00	Bank of America, P.O. Box 982234, El Paso, TX 79998-2234
14968337	+ Email/Text: mortgagebkcorrespondence@bofa.com	Dec 22 2023 00:10:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14940967	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2023 00:09:00	Citizens Bank, Attn: Bankruptcy Dept., 443 Jefferson Boulevard MS RJW-135, Warwick, RI 02886
14944260	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2023 00:09:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14940962	+ Email/Text: cms-bk@cms-collect.com	Dec 22 2023 00:10:00	Capital Management Services, 726 Exchange Street--Suite 700, Buffalo, NY 14210-1484
14940963	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:24:25	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14940964	Email/PDF: acg.coaf.ebn@aisinfo.com	Dec 22 2023 00:13:50	Capital One Auto Finance, P.O. Box 260848, Plano, TX 75026-0848
14944495	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 22 2023 00:13:38	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14970350	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 00:13:35	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14975735	+ Email/Text: RASEBN@raslg.com	Dec 22 2023 00:10:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14940966	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:03	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500

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14976322	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:03	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14940968	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2023 00:09:00	Citizens Bank Card Services, P.O. Box 7092, Bridgeport, CT 06601-7092
14940969	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover, P.O. Box 30421, Salt Lake City, UT 84130-0421
14945249	Email/Text: mrdiscen@discover.com	Dec 22 2023 00:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14953484	+ Email/Text: dplbk@discover.com	Dec 22 2023 00:11:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14940971	Email/Text: collecadminbankruptcy@fnni.com	Dec 22 2023 00:10:00	First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14945622	Email/Text: collecadminbankruptcy@fnni.com	Dec 22 2023 00:10:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14940980	Email/Text: collecadminbankruptcy@fnni.com	Dec 22 2023 00:10:00	Sheetz Credit Card, First Bankcard, P.O. Box 2557, Omaha, NE 68103-2557
14940973	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 22 2023 00:09:00	HSBC Card Services, P.O. Box 80084, Salinas, CA 93912-0084
14940972	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:13:42	Home Depot, P.O. Box 790328, Saint Louis, MO 63179-0328
14940974	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:24:13	JC Penney/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14940965	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2023 00:13:06	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14972674	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2023 00:13:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14940975	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 22 2023 00:10:00	Marcus by Goldman Sachs, Goldman Sachs Bank, P.O. Box 45400, Salt Lake City, UT 84145-0400
14940976	Email/Text: electronicbkydocs@nelnet.net	Dec 22 2023 00:11:00	Nelnet Student Loan Trust, Attn: Claims, P.O. Box 82505, Lincoln, NE 68501-2505
14954703	+ Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2023 00:10:00	Nelnet obo College Assist, c/o Education Credit Management Corp, PO Box 16358, St. Paul, MN 55116-0358
14975640	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 00:13:13	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14942602	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2023 00:24:13	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14972518	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 22 2023 00:11:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14940977	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 22 2023 00:11:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14940978	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:13:10	Sears, P.O. Box 6283, Sioux Falls, SD 57117-6283
14940979	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 00:24:41	Sears Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
14976358	+ Email/Text: bnccmail@w-legal.com	Dec 22 2023 00:11:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14940983	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 00:13:08	TJX Rewards Master Card/Synchrony Bank, Attention: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: auto

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14940982 Email/Text: bncmail@w-legal.com

Dec 22 2023 00:10:00

Target National Bank, c/o Target Card Services,
P.O. Box 1581, Minneapolis, MN 55440-1581

14940984 Email/PDF: ais.sync.ebn@aisinfo.com

Dec 22 2023 00:24:24

Walmart MasterCard/Synchrony Bank, Attn:
Bankruptcy Dept., P.O. Box 965060, Orlando, FL
32896-5060

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Valerie J Brown lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Maria Miksich	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 7